S/N 09/467,551 **PATENT** 

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Lynn Y. Liu et al. Examiner: Nga Nguyen

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INTERNET SETTLEMENT SYSTEM

## **AMENDMENT AND RESPONSE UNDER 37 CFR § 1.312**

Stop Issue Fee

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This responds to the Office Action mailed on December 16, 2006. Please amend the above-identified patent application as follows.